



Salem Chamber

Convener | Catalyst | Champion

June 24, 2025

Representative Ben Bowman, Chair
Representative Christine Drazan, Vice-Chair
Representative Hai Pham, Vice-Chair
House Committee on Rules
Oregon State Legislature
900 Court St. NE, Salem, OR 97301

RE: Salem Chamber Requesting No Vote on SB 174

Dear Chair Bowman, Vice-Chair Drazan, Vice-Chair Pham, and Members of the House Committee on Rules,

Our organization represents over one thousand (1,000+) local businesses and forty-five thousand (45,000) employees in the Salem area. The breadth and diversity of industries represented by our membership demonstrate an intersection of the small businesses that collectively create our state economy. The Salem Chamber supports a healthy business climate, which is dependent on access to affordable insurance.

SB 174 would authorize a private right of action and class actions under Oregon's Unlawful Trade Practices Act, but Oregon already has a system to protect consumers against alleged violations of insurance regulations through the insurance division of the Oregon Department of Consumer and Business Services (DCBS). The complaint process under the insurance division can investigate, order restitution, payment of claims, and levy fines.

Third-party lawsuits will lead to higher insurance premiums. At a time when businesses are trying to remain competitive and provide job opportunities, we should not be increasing the cost of doing business through higher premiums and reduced access to coverage.

These costs will again fall onto the consumer at a time of financial difficulty to afford housing, energy, and healthcare. We urge careful consideration and request a No Vote on SB 174.

Thank you for your consideration.

Respectfully,

Tom Hoffert, CEO Salem Area Chamber of Commerce

**Salem Area Chamber
of Commerce**

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Salem Area Chamber of Commerce